

<b>Notice of References Cited</b>	Application/Control No. 10/766,551		Applicant(s)/Patent Under Reexamination JENSEN ET AL.	
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#### U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A	US-2004/0254868	12-2004	Kirkland et al.	705/035
*	B	US-2004/0097217	05-2004	McClain, Fred	455/411
*	C	US-2003/0101134	05-2003	Liu et al.	705/39
*	D	US-2004/0019564	01-2004	Goldthwaite et al.	705/44
*	E	US-2003/0004827	01-2003	Wang, Ynjiun P.	705/26
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	K	US-			
	L	US-			
	M	US-			

#### FOREIGN PATENT DOCUMENTS

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#### NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	"The Bank Credit Card Business", The American Bankers Association, 1996, all pages.
	V	
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	X	

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
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